

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

FRANCIS J. CEHELKY
LORRAINE A. CEHELKY
Debtor(s)

Case No. 15-24323CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/25/2015.
- 2) The plan was confirmed on 03/01/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/17/2016, 04/22/2017, 01/25/2021, 08/04/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/16/2020, 06/09/2022, 06/09/2022.
- 5) The case was dismissed on 12/12/2022.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 89.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,051.46.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$361,694.54
Less amount refunded to debtor \$3,000.00

NET RECEIPTS: \$358,694.54

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,196.17
Court Costs \$0.00
Trustee Expenses & Compensation \$15,581.98
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$18,778.15

Attorney fees paid and disclosed by debtor: \$800.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGHENY CLINIC++	Unsecured	243.00	NA	NA	0.00	0.00
ALLEGHENY GENERAL HOSPITAL	Unsecured	4,120.74	NA	NA	0.00	0.00
ALLEGHENY RADIOLOGY ASSOCIAT	Unsecured	17.10	NA	NA	0.00	0.00
AMERICAN EXPRESS CENTURION BI	Unsecured	980.00	1,038.53	1,038.53	0.00	0.00
BANK OF AMERICA NA**	Unsecured	12,444.45	14,078.23	14,078.23	0.00	0.00
BMW FINANCIAL SERVICES NA LLC(	Priority	0.00	0.00	0.00	0.00	0.00
BMW FINANCIAL SERVICES NA LLC(	Unsecured	0.00	3,663.33	3,663.33	0.00	0.00
BMW FINANCIAL SERVICES NA LLC(	Unsecured	NA	0.00	0.00	0.00	0.00
DISCOVER BANK(*)	Unsecured	16,500.00	17,367.08	17,367.08	0.00	0.00
DISCOVER BANK(*)	Unsecured	3,500.00	2,684.18	2,684.18	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	804.05	804.05	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	13,200.00	13,127.25	13,127.25	0.00	0.00
FIRST COMMONWEALTH BANK(*)	Secured	83,598.54	88,262.63	0.00	154,559.96	0.00
FIRST COMMONWEALTH BANK(*)	Secured	161,000.00	166,770.85	0.00	109,780.61	0.00
FIRST COMMONWEALTH BANK(*)	Secured	0.00	4,664.09	4,664.09	0.00	0.00
FIRST COMMONWEALTH BANK(*)	Secured	0.00	1,722.02	1,722.02	0.00	0.00
HERITAGE VALLEY HEALTH SYSTEM	Unsecured	10.70	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	16,400.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	5,984.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Priority	0.00	28,425.59	4,034.18	4,034.18	0.00
JPMORGAN CHASE BANK NA	Priority	0.00	0.00	0.00	0.00	0.00
KOHL'S++	Unsecured	3,400.00	NA	NA	0.00	0.00
MONTOUR DENTAL PC++	Unsecured	300.00	NA	NA	0.00	0.00
OHIO VALLEY GENL HOSPITAL	Unsecured	1,300.93	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	2,037.67	2,037.67	2,037.67	0.00	0.00
PNC BANK NA	Secured	48,000.00	41,562.50	0.00	0.00	0.00
PNC BANK NA	Secured	65,000.00	64,452.08	0.00	39,143.08	0.00
PNC BANK NA	Secured	0.00	0.00	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,600.00	5,356.29	5,356.29	0.00	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	4,458.00	4,987.59	4,987.59	0.00	0.00
ROBINSON EMERGENCY MEDIC	Unsecured	1,020.00	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SANTANDER CONSUMER USA	Priority	NA	22,234.15	0.00	32,398.56	0.00
SYNCHRONY BANK++	Unsecured	1,625.00	1,611.51	1,611.51	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN++	Unsecured	196.39	NA	NA	0.00	0.00
UPMC++	Unsecured	32.39	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$303,483.65	\$0.00
Mortgage Arrearage	\$6,386.11	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$6,386.11	\$303,483.65	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,034.18	\$36,432.74	\$0.00
TOTAL PRIORITY:	\$4,034.18	\$36,432.74	\$0.00
GENERAL UNSECURED PAYMENTS:	\$66,755.71	\$0.00	\$0.00

<u>Disbursements:</u>	
Expenses of Administration	<u>\$18,778.15</u>
Disbursements to Creditors	<u>\$339,916.39</u>
TOTAL DISBURSEMENTS :	<u>\$358,694.54</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/28/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.